

FCM Delegated Correspondent Lending has made the following updates effective Tuesday September 1, 2015

Conventional Fannie High Balance and Freddie Super Conforming

- Minimum credit score for all LTVs is now 620

Please refer to the updated [CREDIT SCORE-LTV MATRIX](#) for details.

Non-Conforming Jumbo Non Delegated

- 2 years signed and dated Tax Returns are required all borrowers

Please refer to the updated [NON-CONFORMING JUMBO GUIDELINES](#) for details.

As with any update, recent changes to the underlying program and seller guides are **highlighted in yellow**. Please contact your Account Executive or Client Manager with any questions.